

Committed to the future of rural communities.

Section 502 Direct Loans

For more information, contact the local office near you, or visit our website at:

http://www.rurdev.usda.gov/wa

USDA Rural Development provides owner occupied, Single Family Housing loans to eligible low income applicants who are unable to obtain credit elsewhere. Applicants may obtain 100% Direct financing to:



- Purchase and/or repair new or existing housing (including new manufactured housing)
- Purchase a building site and construct a dwelling
- Build a home with the **Self Help** method. Under this program, applicants provide sweat equity labor to build their own homes.
- Purchase a government owned home or assume an existing 502 Direct loan. For a list of government owned homes visit http://www.resales.usda.gov

All properties financed must be located in a rural area. In most cases, an area is considered rural if the population is 10,000 or less. The following website can be used to help you determine both applicant and property eligibility: http://eligibility.sc.egov.usda.gov/eligibility/.

Based on income level, applicants may qualify for monthly payment assistance (subsidy), which is subject to recapture when the loan is paid off. Eligibility requirements include but are not limited to:

- Adjusted household income which is at or below 80% of median income (see chart on page 2). Adjusted income is calculated by subtracting eligible deductions from the gross income of all adult household members.
- A satisfactory credit history. A credit score of 620 or above indicates satisfactory credit. However, applicants with lower scores, or who have had credit difficulties, may be eligible under certain circumstances.

Sample Adjusted Income Calculation for a Family of 6 with 4 children:

Gross Annual Income: \$65,000

Minus

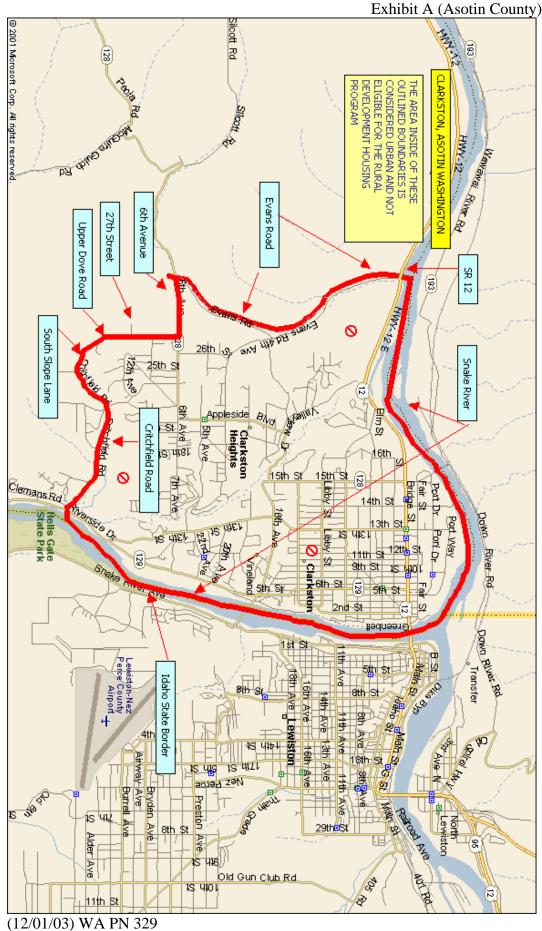
\$480 deduction per child: \$ 1,920

Minus

\$600 per month daycare: \$7,200 Adjusted Income \$55,880

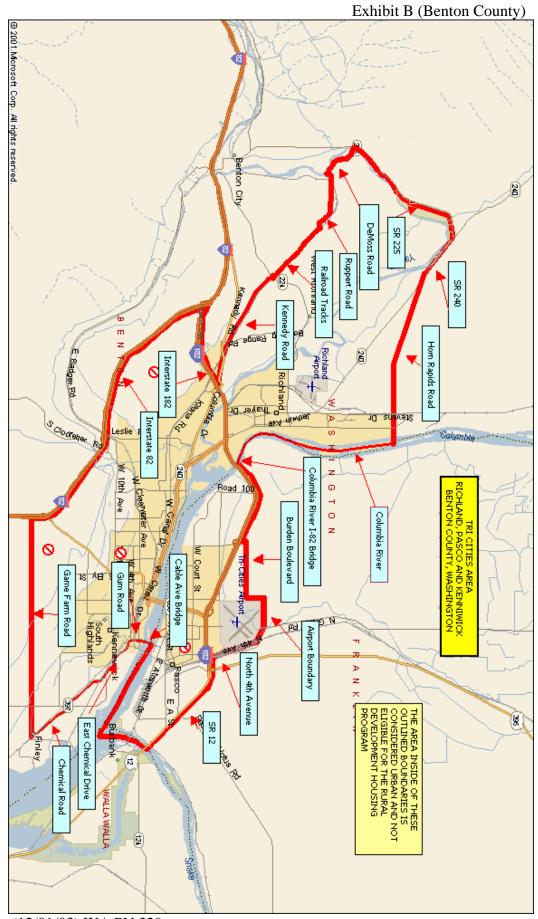
- A stable source of income, which provides adequate ability to repay the USDA loan payments.
- Be a U.S. Citizen or legally admitted U.S. resident who is 18 years of age or older and is able to enter into a binding contract.

For a FREE loan Pre-Qualification or to learn more about Rural Development programs, please contact one of our offices today!



WA INSTRUCTION HB-1-3550 Exhibit A-1 (Asotin County)

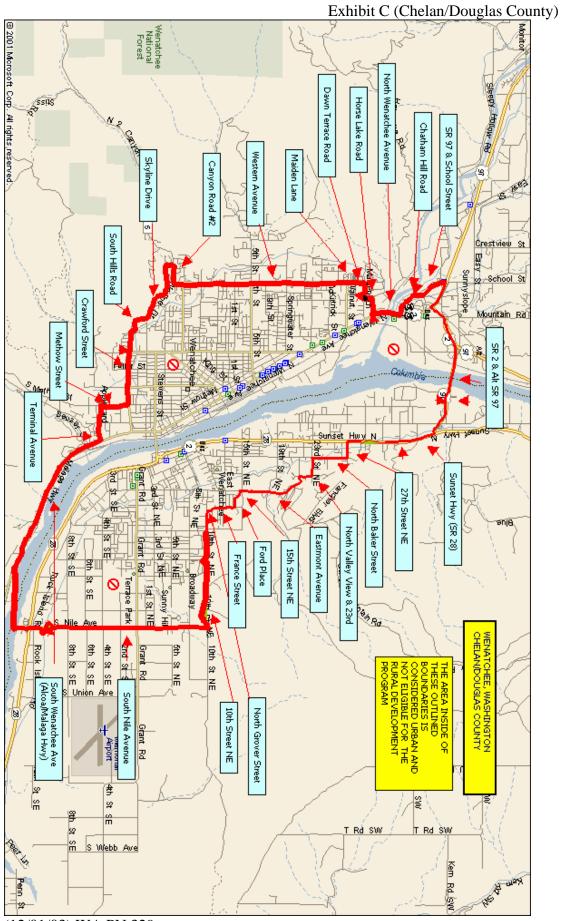
The ineligible area of Asotin County Washington includes all of the area South of the Snake River. Beginning at the NW point of State Route 12 and Evans Road, South to 6th Avenue, East to 27th Street then South to Upper Dove Road. Follow Upper Dove Road to South Slope Lane. Follow South Slope Lane to Critchfield Road. East on Critchfield Road to the Idaho State Border and the Snake River. North along the Snake River to the point of convergence of the Clearwater and Snake River then, follow the Snake River North to State Route 12 and Evans Road.



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The ineligible area of Benton County, Washington, is bordered on the North by Horn Rapids Road and State Route 240 and West by State Route 225. Travel South on State Route 225 to DeMoss Road, then to Ruppert Road. At this point follow the railroad tracks to Kennedy Road. Stay on Kennedy Road to Interstate 182. Follow Interstate 182 West to Interstate 82. Travel South on Interstate 82 to a point due West of Game Farm Road, then East along Game Farm Road to Chemical Road. Travel North on Chemical Road to East Chemical Drive. North on East Chemical Drive to Gum Road, Gum Road to the Cable Avenue Bridge and the Columbia River. Continue East along the Columbia River to the confluence with the Snake River. Travel North up the Snake River to State Highway 12, then Northwest to North 4th Avenue. Stay on North 4th Avenue to the airport boundary. Follow the airport boundary to Burden Boulevard. Travel West on Burden Boulevard to Interstate 182 and the Columbia River. Continue North on the Columbia River to Horn Rapids Road.

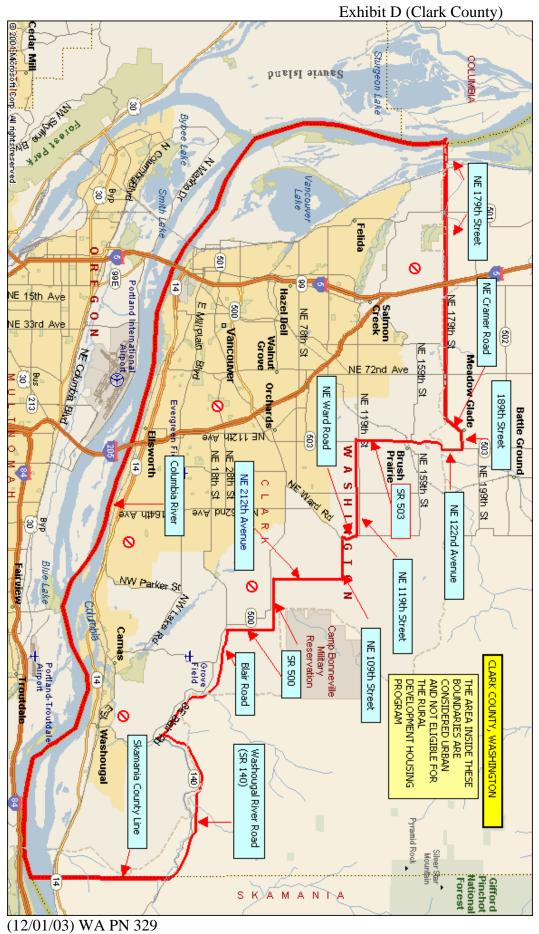
WA INSTRUCTION HB-1-3550
Exhibit C (Chelan/Douglas County



(12/01/03) WA PN 329

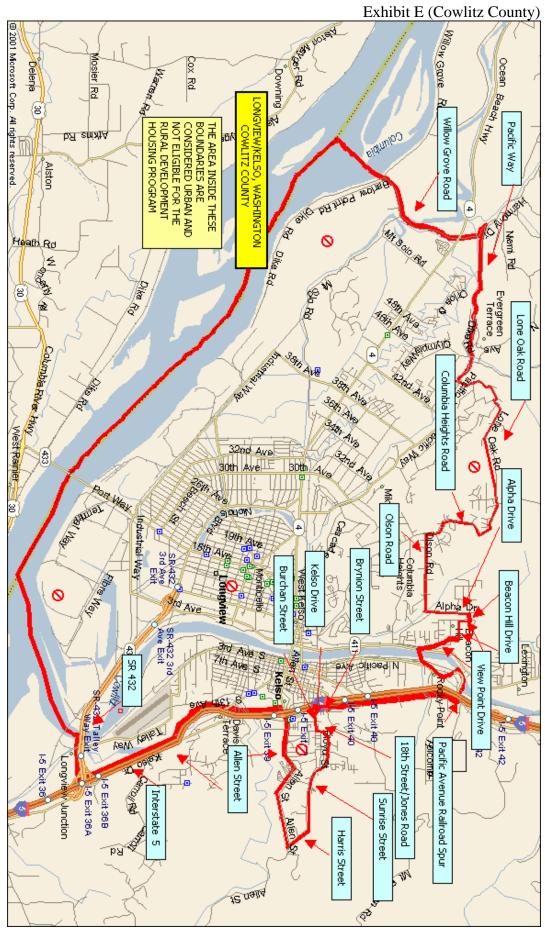
WA INSTRUCTION HB-1-3550 Exhibit C-1 (Chelan/Douglas County)

The ineligible area of Chelan & Douglas County Washington (Wenatchee and East Wenatchee) includes all of the area that lies South of State Route 97, beginning at School Street, South on School Street to Chatham Hill road, continue on Chatham Hill Road to North Wenatchee Ave. South on North Wenatchee Avenue to Horse Lake Road. West on Horse Lake Road to Dawn Terrace Road, South on Dawn Terrace Road to Maiden Lane. West on Maiden Lane to Western Avenue and South on Western Avenue to Canyon Road #2. West on Canyon Road #2 to Skyline Drive. Follow Skyline Drive to South Hills Road. Southeast on South Hills Road to Crawford Street, East on Crawford Street to Methow Street. South on Methow Street to Terminal Avenue, and East on Terminal Avenue to South Wenatchee Ave. Southeast on South Wenatchee Avenue (Alcoa/Malaga Highway) to East Malaga Road. North across the Columbia River to South Nile Avenue, and North on South Nile Avenue to 10th Street. West on 10th Street to North Grover, North on North Grover to France Street, France Street to Ford Place. Ford Place to 15th Street NE. West on 15th to Eastmont. Eastmont to North Valley View and 23rd. West on 23rd to North Baker Avenue. North on North Baker Avenue to 27th Street NE, West on 27th to the Sunset Highway (State Route 28). North on Sunset Highway to State Route 2 to Alternate State Route 97. Southwesterly on Alternate State Route 97 to School Street.



WA INSTRUCTION HB-1-3550 Exhibit D-1 (Clark County)

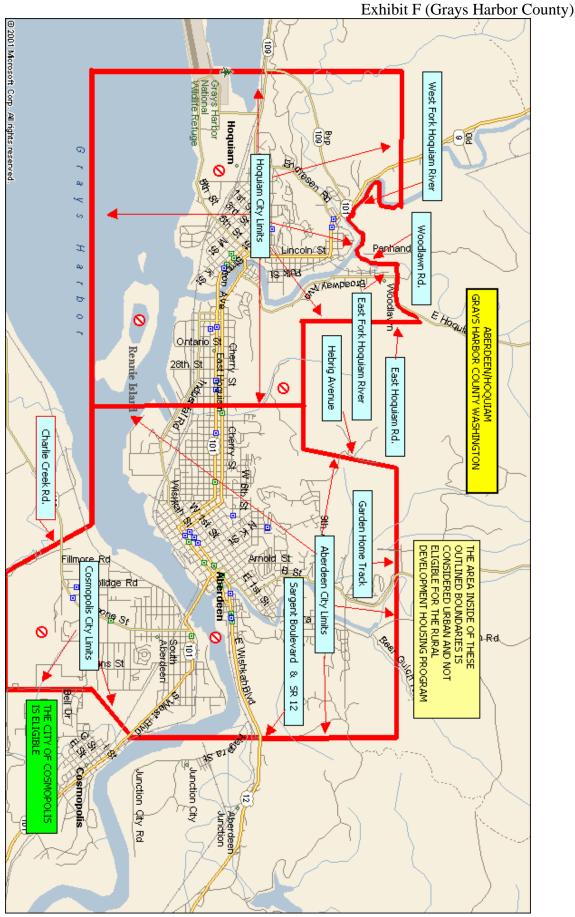
The ineligible area of Clark County Washington includes all of that area within the boundaries beginning at NE 179th Street and following the Columbia River South and East to the Skamania County Line. North along the Skamania County Line to the Washougal River Road (State Route 140), then Northwesterly to Blair Road and State Route 500. North on State Route 500 to NE 212th Avenue. North on NE 212th Avenue to NE 109th Street and West to NE Ward Road. North on NE Ward Road to NE 119th Street. West on NE 119th Street to NE 122nd Street & State Route 503. North on State Route 503 to NE 189th Street, then southwesterly on NE Cramer Rd down to NE 179th Street, continuing West on NE 179th Street to the Columbia River.



WA INSTRUCTION HB-1-3550 Exhibit E-1 (Cowlitz County)

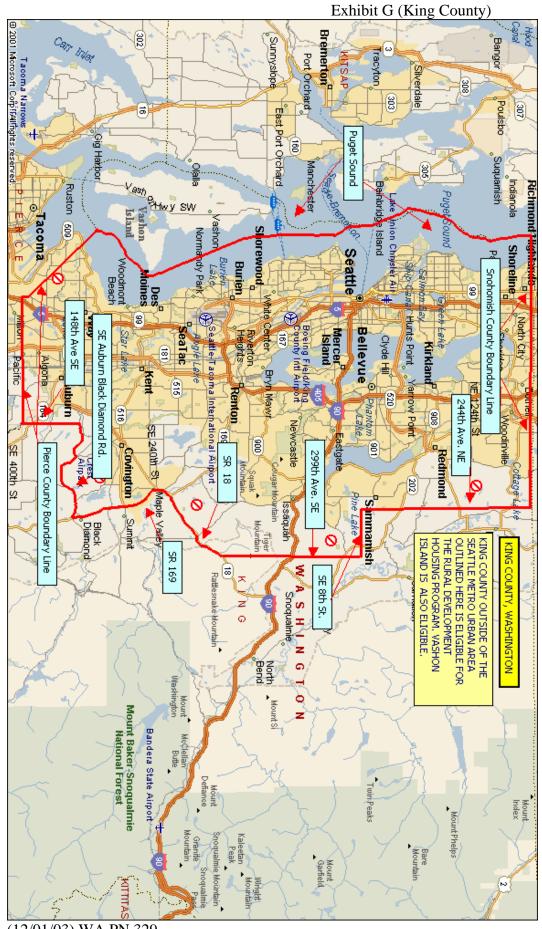
The ineligible area of Cowlitz County Washington lies within the boundaries beginning Willow Grove Road to the Columbia River, Southeasterly along the Columbia River to the confluence with the Cowlitz River at State Route 432. East on State Route 432 to Interstate 5, then, North to Allen Street. East on Allen Street to Harris Street and West on Harris Street to Sunrise Street, Sunrise Street West to 18th Street/Jones Road, South to Burchan Street to Kelso Drive to Brynion Street, then West on Brynion Street to Interstate 5. North on Interstate 5 to the Pacific Avenue railroad spur. Then follow the railroad to the South across the Cowlitz River to Beacon Hill Drive. Go North and West on Beacon Hill Drive to View Point Drive, follow View Point Drive West back to Beacon Hill Drive, follow Beacon Hill Drive to Alpha Drive. South on Alpha Drive, then West on Olson Road to Columbia Heights Road. North on Columbia Heights Road to Lone Oak Road, follow Lone Oak Road to Pacific Way. West on Pacific Way to Willow Grove Road and the point of beginning at the Columbia River.

WA INSTRUCTION HB-1-3550 Exhibit F (Gravs Harbor County)



WA INSTRUCTION HB-1-3550 Exhibit F-1 (Grays Harbor County)

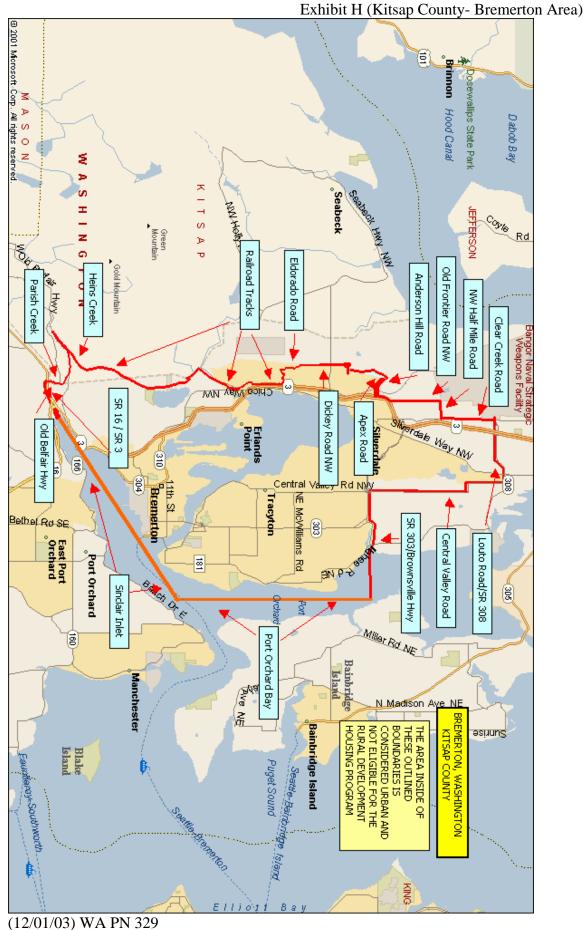
The ineligible area of Grays Harbor County Washington is that area that lies inside of the city limits of both the City of Aberdeen and the City of Hoquiam. The City of Cosmopolis is eligible. Therefore, beginning at the junction of the East Aberdeen City Limit Boundary with State Route 101 and going North, past Sargent Boulevard & State Route 12 to the North and West City Limit Boundary, then, West along the Boundary to the Hoquiam City Limit Boundary. Follow the Hoquiam City Limit Boundary West, then North to East Hoquiam Road, South to Woodlawn Road then to the East Fork of the Hoquiam River. Follow the Boundary South along the east fork to the confluence with the west fork, then North up the west fork to the North Hoquiam City Limit Boundary, then West to the West Hoquiam City Limit Boundary. South along this boundary to the South Boundary, then East to connect with the Aberdeen City Limits. Follow the Aberdeen City Limit Boundary East to Cosmopolis City Limits. Follow the Cosmopolis City Limit Boundary around the City of Cosmopolis to the Junction at State Route 101 with the East Aberdeen City Limit Boundary.



WA INSTRUCTION HB-1-3550 Exhibit G-1 (King County)

The ineligible area of King County Washington includes all of the area from the Puget Sound along the Snohomish County Line East to 244th Avenue NE, South on 244th Avenue NE to SE 8th Street, then East on SE 8th Street to 299th Avenue SE, following it South to State Route 18. Follow State Route 18 to State Route 169. Follow State Route 169 South to the SE Auburn Black Diamond Road then West to 148th Ave SE then, South on 148th Avenue SE to the Pierce County Line. Follow the Pierce County Line to the Puget Sound.

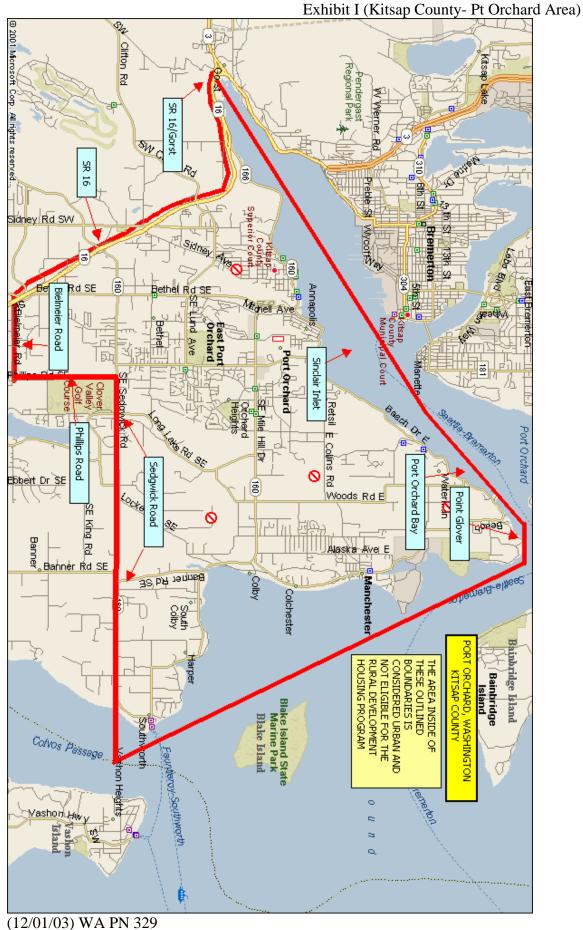
WA INSTRUCTION HB-1-3550
Exhibit H (Kitsan County- Bremerton Area)



WA INSTRUCTION HB-1-3550 Exhibit H-1 (Kitsap County- Bremerton)

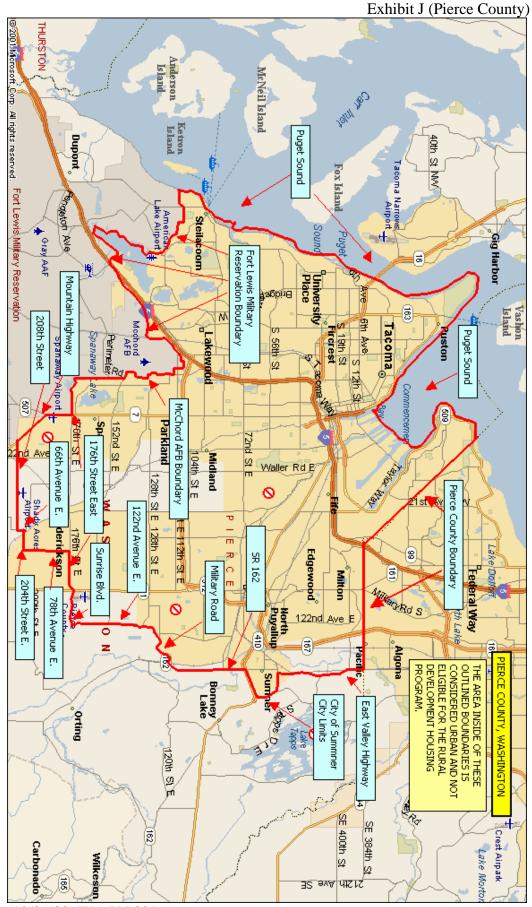
The ineligible area of Kitsap County, Washington, in the Bremerton Area, includes all of the area that is South of Luoto Road/ State Route 308, West to Clear Creek Road. South on Clear Creek Road to NW Half Mile Road. Then, West on NW Half Mile Road to Old Frontier Road NW, follow Old Frontier Road NW to Anderson Hill Road. Follow Anderson Hill Road, West to Apex Road, continuing West on Apex Road to Dickey Road. Follow Dickey Road, it changes to Eldorado Road, to the Intersection of Eldorado Road with the railroad tracks. Follow the railroad tracks South/Southwest to the "Y" junction of the railroad tracks. Follow from the "Y" junction, the railroad tracks East to Heins Creek, then, South along Heins Creek to the Old Belfair Highway. Go East on the Old Belfair Highway to its intersection with Parish Creek. Follow Parish Creek South to State Route 3, follow State Route 3 to its intersection with State Route 16 and Sinclair Inlet. Follow Sinclair Inlet North into Port Orchard Bay. Follow the Shoreline to State Route 303, West on State Route 303 to Central Valley Road. Follow Central Valley Road North to the point of beginning at State Route 308 and Luoto Road.

WA INSTRUCTION HB-1-3550
Exhibit I (Kitsan County- Pt Orchard Area)



WA INSTRUCTION HB-1-3550 Exhibit I-1 (Kitsap County- Port Orchard)

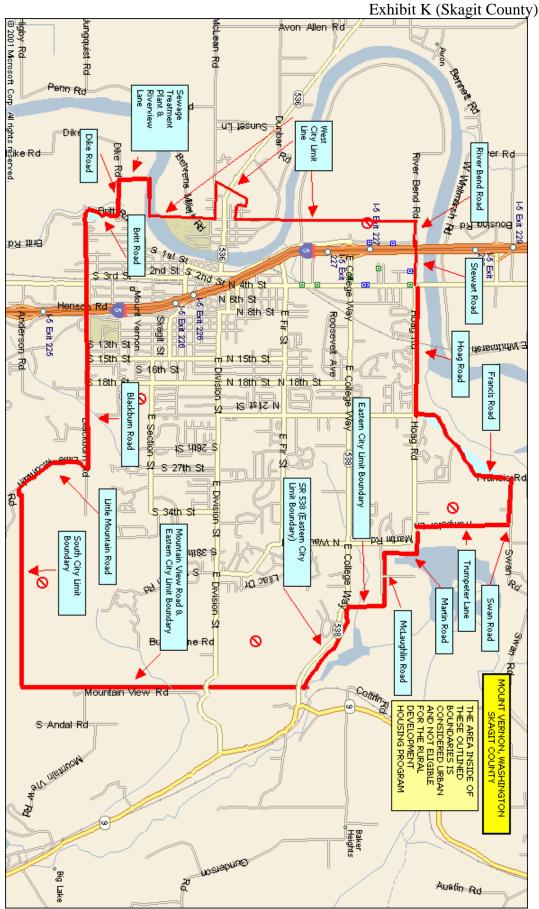
The ineligible area of Kitsap County, Washington, in the Port Orchard Area is all of the area that is East of the Northern tip of the peninsula (Point Glover), bordered on the West by Port Orchard Bay and Sinclair Inlet to State Route 16 at Gorst. East and South on State Route 16 to Bielmeir Road, then, North on Phillips Road to Sedgewick Road. Sedgewick Road East to Colvos Passage, then, North (not including Blake Island) to the North tip of the Peninsula (Point Glover).



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WA INSTRUCTION HB-1-3550 Exhibit J-1 (Pierce County)

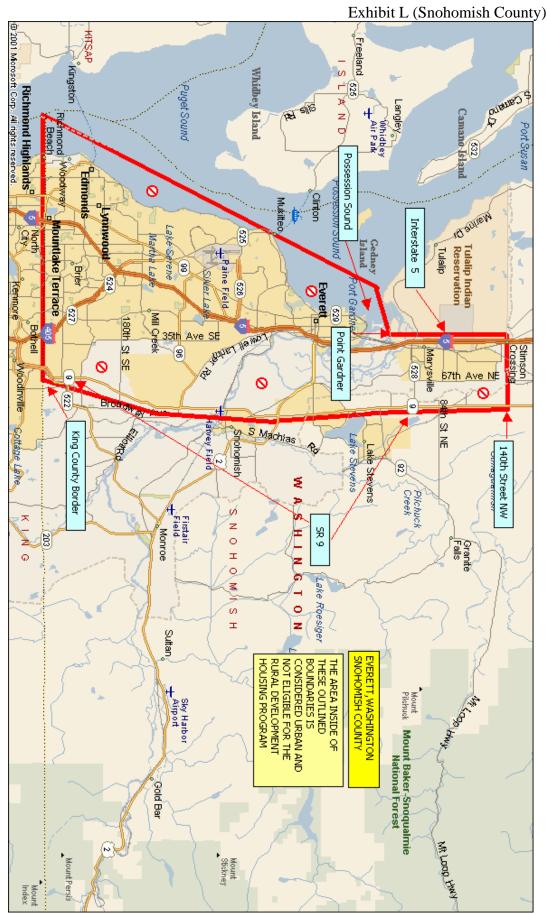
The ineligible area of Pierce County lies within the boundaries beginning at the intersection of the East Valley Highway and the Pierce County Boundary Line. Then west along the Pierce County Boundary Line to the Puget Sound. Follow the shoreline South to the North East Boundary of the Fort Lewis Military Reservation. Follow the Boundary Line to McChord AFB Boundary Line. Follow the McChord AFB Boundary Line to 176th Street East. East on 176th Street East to the Mountain Highway. Follow the Mountain Highway to 208th Street East, to 66th Ave E. then North to 204th Street E. Follow 204th Street East to 78th Ave E. North on 78th Ave E. to 176th Street East then, East to Sunrise Blvd. Follow Sunrise Blvd. to 122nd Ave East, then North to Military Road. Then, Northeast on Military Road to State Route 162. Follow State Route 162 North to the Sumner City Limits. Follow the Sumner City Limits East and North to the East Valley Highway. North along the East Valley Highway to the Pierce County Boundary Line.



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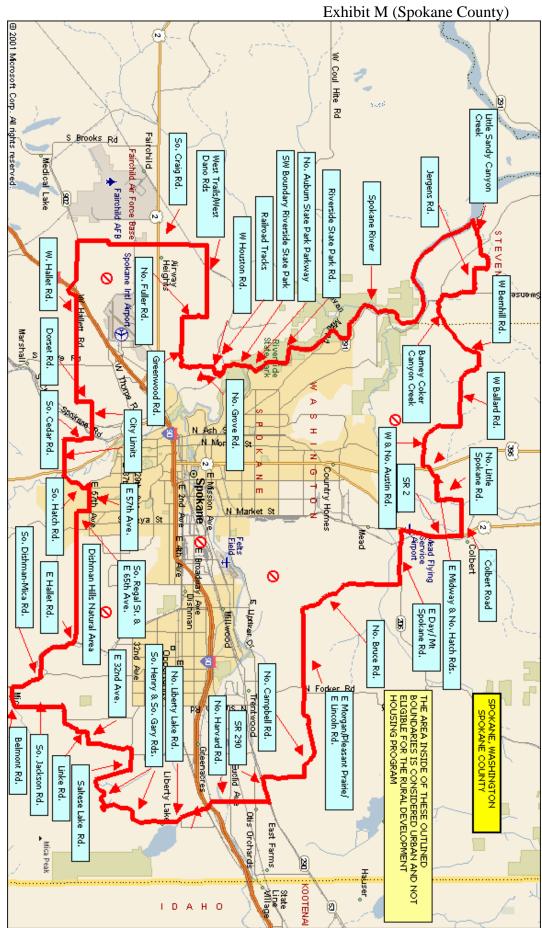
WA INSTRUCTION HB-1-3550 Exhibit K-1 (Skagit County)

The ineligible area of Skagit County Washington includes all of the area that lies within the City Limits of Mount Vernon beginning at Riverbend Road at the West City Limit Boundary. South along the West City Limit Boundary to the Skagit River. Across the Skagit River to the sewage treatment plant and Riverview Lane, South to Dike Road, then, East on Dike Road to Britt Road. South to Blackburn Road and East to Little Mountain Road and South to the South City Limit Boundary. East along the South City Limit Boundary to the Eastern City Limit Boundary, then, North to Mountain View Road. Continue North along Mountain View Road and the Eastern City Limit Boundary to State Route 538. Northwest on State Route 538 back to the Eastern City Limit Boundary, North to McLaughlin Road, West to Martin Road,North on Martin Road to Trumpeter Lane, then, North to Swan Road. West on Swan Road to Francis Road and Southwest to Hoag Road. West on the Hoag Road to Stewart Road and to Riverbend Road.



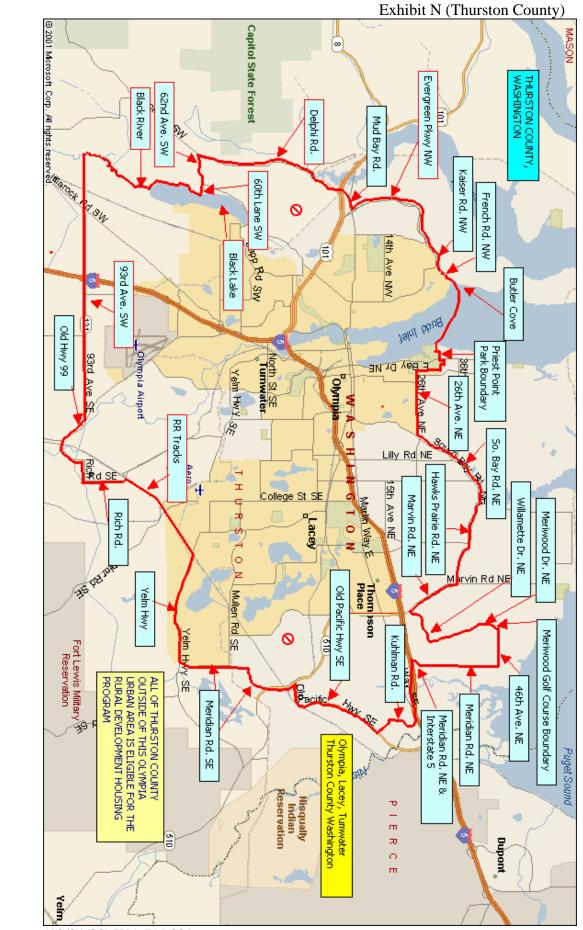
WA INSTRUCTION HB-1-3550 Exhibit L-1 (Snohomish County)

The ineligible area of Snohomish County Washington includes all of the area South of 140th Street NW, West to Interstate 5. South on Interstate 5 to the water in Possession Sound at Port Gardner. Following the coastline South to the King County Line, East long the King County line to State Route 9. North on State Route 9 to 140th Street NW.



WA INSTRUCTION HB-1-3550 Exhibit M-1 (Spokane County)

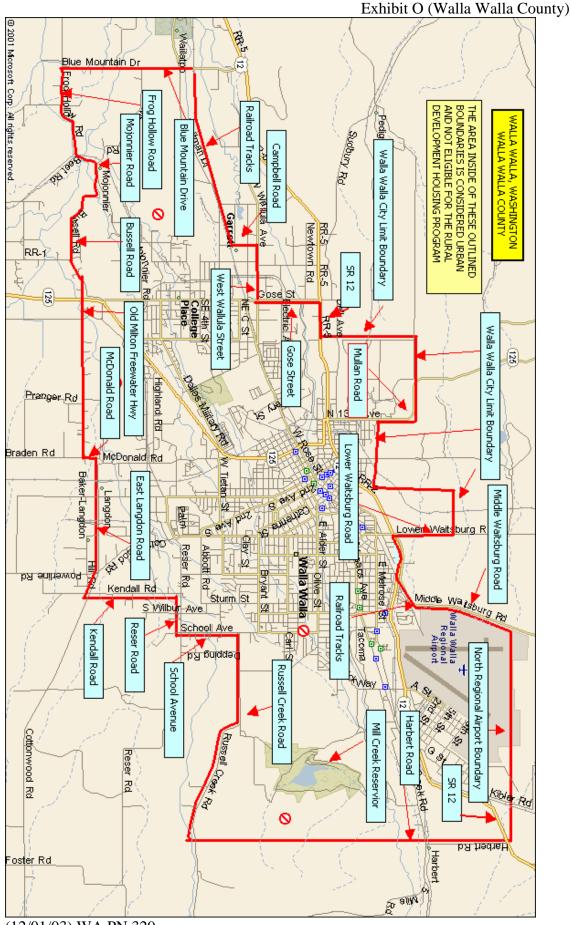
The ineligible area of Spokane County, Washington includes the area inside the boundaries beginning at a point were Jergens Road meets the Spokane River. Follow the Spokane River South, to Riverside State Park Road, follow this to North Auburn State Park Parkway, follow this parkway to SW Boundary of the State Park. Follow this Boundary to the railroad tracks, then follow the railroad tracks to West Houston Road. Go West on West Houston Road to North Grove Road, to West Greenwood Road. Go West on West Greenwood Road to North Fuller Road. North on North Fuller Road to West Trails Road to West Dano Road to South Craig Road, then South to West Hallet Road (State Route 902). Follow West Hallet Road East to Dorset Road, then North to the Spokane City Limit Boundary. Follow this Boundary Line East to South Cedar Road. South on South Cedar Road to the Spokane City Boundary, follow this Boundary Line East to South Hatch Road, then North to East 57th Ave, then East on East 57th Avenue to South Regal Street. Follow South Regal Street South to East 65th Avenue, then East across the Dishman Hills Natural Area to East Hallet Road, to South Dishman-Mica Road. Follow the South Dishman-Mica Road in a Southeasterly direction to the Belmont Road. Follow the Belmont Road to South Jackson Road, go North on South Jackson Road to East Linke Road, then, follow East Linke Road to East 32nd Ave and South Saltese Lake Road to South Henry Road, to South Gary Road to North Liberty Lake Road. Then, follow North Liberty Lake Road to the North Harvard Road, to State Route 290. Follow State Route 290 West to North Campbell Road, then North to East Lincoln/Pleasant Prairie/East Morgan Road. Follow East Lincoln/Pleasant Prairie/East Morgan Road to North Bruce Road. On North Bruce Road, go North to East Day Mt. Spokane Road. Go West on East Day Mt. Spokane Road to State Route 2. Go North on State Route 2 to East Colbert Road, West on East Colbert Road to North Little Spokane Road, and follow it South, turn West on East Midway Road. Turn Southwest from East Midway Road on to North Hatch Road then South on North Dartford Drive. From North Dartford Road turn West on to West Austin Road, which will turn into North Austin Road. From North Austin Road, turn West and follow West Ballard Road till it reaches North Hazard Road. Go North on North Hazard Road and turn West on to West Bernhill Road. Follow West Bernhill Road to Barney Coker Canyon Creek. Follow the creek to State Route 291. Turn Northwest in State Route 291, then North on Swensen Road. Follow Swensen Road and turn West on to Jergens Road and follow it back to State Route 291. From State Route 291, follow Little Sandy Canyon Creek back to the beginning at the Spokane River.



WA INSTRUCTION HB-1-3550 Exhibit N-1 (Thurston County)

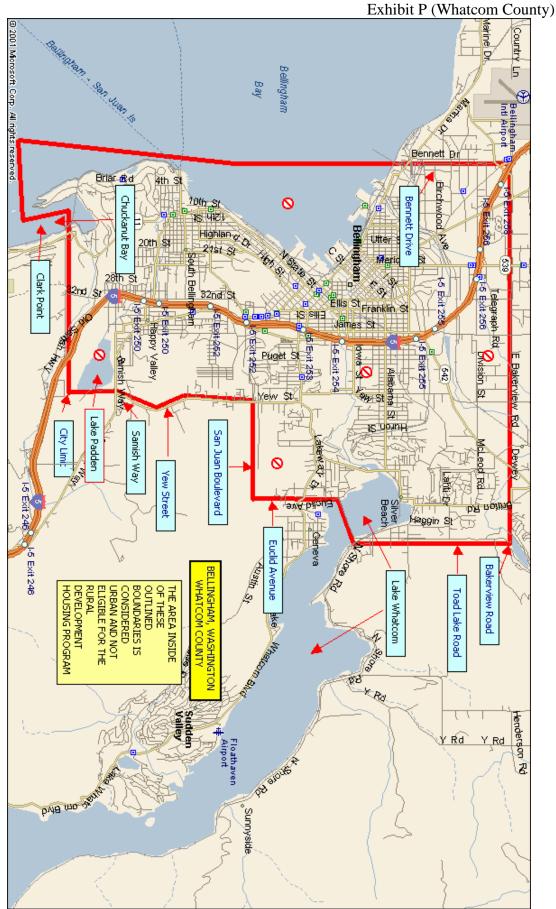
The ineligible areas of Thurston County Washington include all of the area inside the boundaries beginning at the intersection of Meridian Road NE and Interstate 5. North on Meridian Road to 46th Avenue NE, West following the Meriwood Golf Course Boundary, Southwest on Meriwood Drive NE, Southeast and then Southwest on Willamette Drive NE, Northwest on Marvin Road NE, West on Hawks Prairie Road NE, Southwest on South Bay Road NE, West on 26th Avenue NE to the Priest Point Park. Follow the park boundary West to the Budd Inlet. Cross the Budd Inlet to Butler Cove, from the shoreline inland to the intersection of French Road NW and Country Club Road. Follow French Road NW Southwest to Kaiser Road NW, West to the Evergreen Parkway NW, West on Mud Bay Road, South on Delphi Road, East on 62nd Avenue SW, continuing East on 60th Lane SW past its end to the shoreline of Black Lake. Follow the Black Lake shoreline South to Black River. South on Black River to a point directly West of 93rd Avenue SW. East on 93rd Avenue SW, South on Old Highway 99, East and North on Rich Road, Northeast on the railroad tracks, East on Yelm Highway, North and Northeast on Meridian Road SE, Northeast on the Old Pacific Highway, North on Kuhlman Road, West along Interstate 5 back to the point of beginning.

WA INSTRUCTION HB-1-3550
Exhibit O (Walla Walla County)



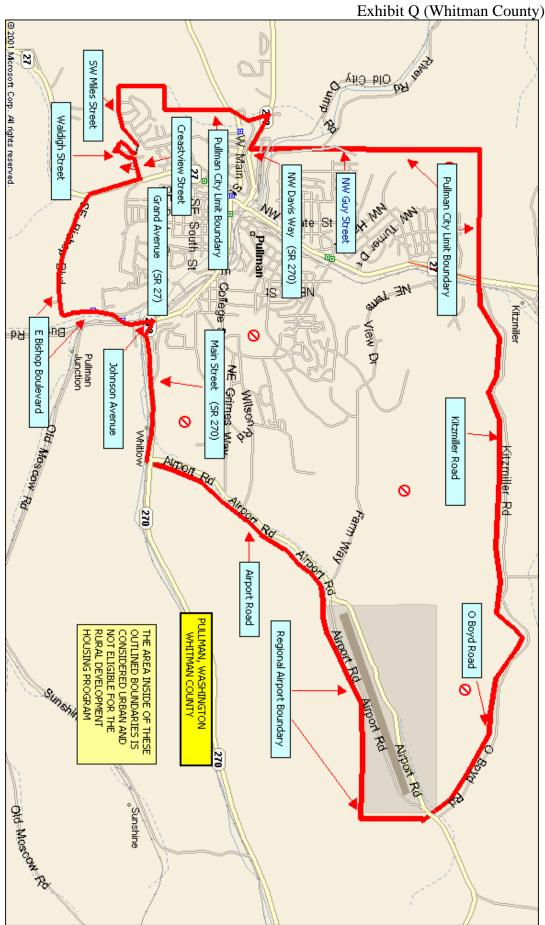
WA INSTRUCTION HB-1-3550 Exhibit O-1 (Walla Walla County)

The ineligible areas of Walla Walla County includes all of that area South of the Walla Walla Regional Airport at its North Boundary with Middle Waitsburg Road. South on Middle Waitsburg Road to the railroad tracks, then West along the railroad tracks to State Route 12. West along State Route 12 to Lower Waitsburg Road, North on Lower Waitsburg to the City Limits, follow City Limits West and South back to State Route 12. West on State Route 12 to Mullan Road, North on Mullan Road to the North City Limit Boundary. Follow the City Limit Boundary West, then South back to State Route 12. West on State Route 12 to Gose Street, South on Gose Street to West Wallula Avenue. West on West Wallula Avenue to Campbell Road, South on Campbell Road to the railroad tracks. Follow the railroad tracks West to Blue Mountain Drive. South on Blue Mountain Drive to Frog Hollow Road to Mojonnier Road to Bussell Road. East on Bussell Road to the Old Milton Freewater Highway. East on Old Milton Freewater Highway to McDonald Road, North on McDonald Road to Langdon Road. Continue East on Langdon Road to Kendall Road. North on Kendall Road to Reser Road, East on Reser Road to School Avenue, North on School Avenue to Russell Creek Road. East on Russell Creek Road to Russell Creek. Follow Russell Creek North past the Mill Creek Reservoir to Harbert Road and continuing North to State Route 12, then East to the North Boundary of the regional airport and West to Middle Waitsburg Road.



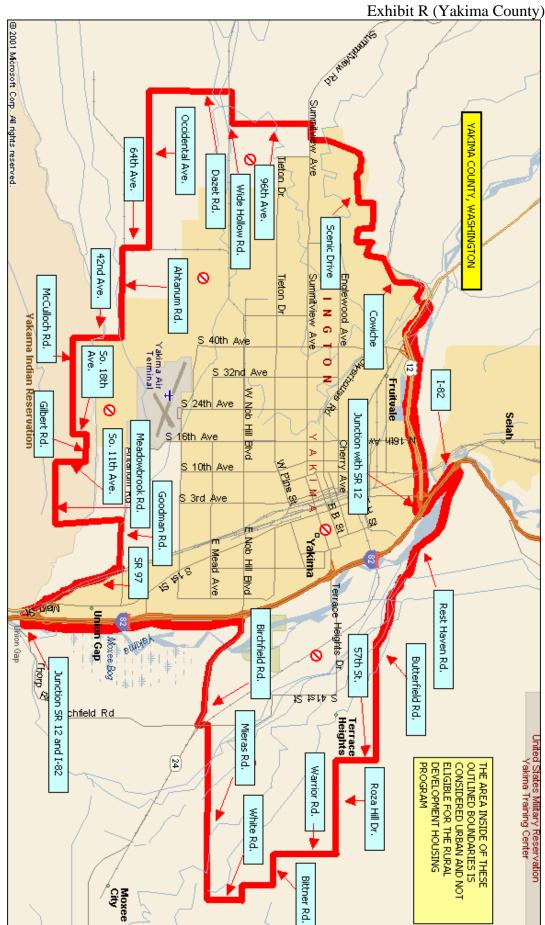
WA INSTRUCTION HB-1-3550 Exhibit P-1 (Whatcom County)

The ineligible areas of Whatcom County Washington include all of the area South of East Bakerview Road West to Airport Drive and Bennett Drive. South on Bennett Drive to Bellingham Bay. Following the shoreline South to Clark Point at Chuckanut Bay, then North up Chuckanut Bay to the Bellingham City Limits. East along the Bellingham City Limits to Lake Padden. On a line North along the east shoreline of Lake Padden to Samish Way and Yew Street. North on Yew Street to San Juan Blvd. East on San Juan Blvd to Euclid Avenue then, on a line North, on Euclid Avenue, to Lake Whatcom. East across Lake Whatcom to Toad Lake Road. North on Toad Lake Road to East Bakerview Road.



WA INSTRUCTION HB-1-3550 Exhibit Q-1 (Whitman County)

The ineligible area of Whitman County Washington includes all of the area South of the North City Limit Boundary beginning at its junction with the West City Limit Boundary and going South along the West City Limit Boundary to NW Guy Street. On NW Guy Street South to NW Davis Way (State Route 270), West on NW Davis Way (State Route 270) to the West City Limit Boundary. South along the West City Limit Boundary to SW Miles Street, East on NW Miles Street to Waldigh Street, following Waldigh Street to Creastview Street to Grand Avenue (State Route 27). Follow Grand Avenue (State Route 27) South to SE Bishop Blvd, follow SE Bishop Blvd to Johnson Avenue. Follow Johnson Avenue to Main Street (State Route 270). East on Main Street (State Route 270) to Airport Road and, Northeast on Airport Road to the Regional Airport Boundary. Follow the Regional Airport Boundary East and then North to Boyd Road. Follow Boyd Road to Kitzmiller Road. Kitzmiller Road forms the North City Limit Boundary Line. Follow the North City Limit Boundary to the West City Limit Boundary.



WA INSTRUCTION HB-1-3550 Exhibit R-1 (Yakima County)

The ineligible areas of Yakima County, Washington, are within the boundaries South of Roza Hill Drive West to 57th Street, and North to Butterfield Road and the Rest Haven Road which form the North East boundary. The Rest Haven Road connects to Interstate 82, then South along Interstate 82 to a junction with State Route 12 West to Cowiche and along Cowiche to Scenic Dr. that forms the North boundary. The West boundary is from Scenic Drive South to So. 96th Avenue to Hanwood Road, West on Hanwood Road to Dazet Road, Then South to Occidental Ave. East along Occidental Ave to 64th Ave and South to Ahtanum Road then East to 42nd Avenue to W. McCulloch Road. East on W. McCulloch Road to South 18th Ave then North to Gilbert, East on Gilbert to South 11th Ave, then South to Meadowbrook and East on Meadowbrook to Goodman Road, North on Goodman Road to Ahtanum Road and East to State Route 97. South on State Route 97 to the junction of State Route 12 and Interstate 82. The East boundary begins at Interstate 82 and State Route 12 North to Birchfield Road to Mieras Road. Follow Mieras Road East to White Road. North on White road to Bittner Road then West to Warrior Road. Follow Warrior Road North to the point of beginning at Roza Hill Drive.

SECTION 502 Direct Program INCOME and AREA LOAN LIMITS*

	County	Maximum income limits per number in househo			Maximum
	County	2 Person	4 Person	6 Person	Property Value
Mount Vernon Office	Island	\$47,700	\$59,600	\$69,150	\$278,800
	King	\$47,700	\$59,600	\$69,150	\$347,700
Phone: (360) 428-4322	San Juan	\$39,450	\$49,300	\$57,200	\$362,790
Ext 4.	Skagit	\$37,050	\$46,300	\$53,700	\$283,983
	Snohomish	\$47,700	\$59,600	\$69,150	\$327,000
	Whatcom	\$37,250	\$46,550	\$54,000	\$285,000
Dowt Angeles Office	County	Maximum income limits per number in household			Maximum
Port Angeles Office		2 Person	4 Person	6 Person	Property Value
	Clallam	\$34,100	\$42,650	\$49,450	\$225,150
Phone: (360) 452-8994	Jefferson	\$34,900	\$43,600	\$50,600	\$300,600
Ext 4.	Kitsap	\$42,050	\$52,550	\$60,950	\$295,200
	County	Maximum income			Maximum
		2 Person	4 Person	6 Person	Property Value
Olympia Office	Grays Harbor	\$31,950	\$39,900	\$46,300	\$200,160
V F 2	Lewis	\$32,250	\$40,300	\$46,750	\$200,160
Phone: (360) 704-7760	Mason	\$33,500	\$41,850	\$48,550	\$200,160
Thone: (300) 704 7700	Pierce	\$39,750	\$49,700	\$57,650	\$320,700
	Thurston	\$42,300	\$52,900	\$61,350	\$254,500
	County	Maximum income limits per number in household			Maximum
Brush Prairie Office		2 Person	4 Person	6 Person	Property Value
	Clark	\$43,450	\$54,300	\$63,000	\$278,900
Phone: (360) 883-1987	Cowlitz	\$35,200	\$44,000	\$51,050	\$200,160
Ext. 4	Pacific	\$31,950	\$39,900	\$46,300	\$200,160
	Wahkiakum	\$35,600	\$44,500	\$51,600	\$200,160
	County	Maximum income	limits per numl	ber in household	Maximum
		2 Person	4 Person	6 Person	Property Value
	Chelan	\$34,650	\$43,300	\$50,250	\$213,750
Wenatchee Office	Douglas	\$34,650	\$43,300	\$50,250	\$205,200
Wenatchee Office	Ferry	\$31,950	\$39,900	\$46,300	\$200,160
DI (700) 664 0210	Grant	\$31,950	\$39,900	\$46,300	\$190,800
Phone: (509) 664-0210	Lincoln	\$31,950	\$39,900	\$46,300	\$193,200
Ext. 4	Okanogan	\$31,950	\$39,900	\$46,300	\$194,100
	Pend O'Reille	\$31,950	\$39,900	\$46,300	\$194,800
	Spokane	\$36,900	\$46,100	\$53,500	\$200,160
	Stevens	\$31,950	\$39,900	\$46,300	\$193,500
	Commter	Maximum income limits per number in household			Maximum
	County	2 Person	4 Person	6 Person	Property Value
	Adams	\$31,950	\$39,900	\$46,300	\$191,400
	Asotin	\$32,950	\$41,200	\$47,800	\$194,200
T7 14 000	Benton	\$39,600	\$49,500	\$57,450	\$200,160
Yakima Office	Columbia	\$33,850	\$42,300	\$49,050	\$194,200
	Franklin	\$39,600	\$49,500	\$57,450	\$197,600
Phone: (509) 454-5740	Garfield	\$32,650	\$40,800	\$47,350	\$200,160
ext. 4	Kittitas	\$35,450	\$44,300	\$51,400	\$200,160
V.110. 1	Klickitat	\$31,950	\$39,900	\$46,300	\$200,160
	Skamania	\$43,450	\$54,300	\$63,000	\$240,900
	Walla Walla	\$34,100	\$42,650	\$49,450	\$194,200
	Whitman	\$34,150	\$42,700	\$49,550	\$200,160
	Yakima	\$31,950	\$39,900	\$46,300	\$200,160

^{*}Contact one of our offices for the income limits for your specific household size.